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Attorney Docket No.: 52493.000343

Yes

No

#### DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## "INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

the specification	as or	is attached hereto. was filed on: United States Applica PCT International Ap d was amended on:		10/620,429 (if applicable).
				ts of the above-identified to specifically referred to
l acknow defined in 37 C.	-	to disclose informa	tion which is ma	terial to patentability as
	to insert above	•		lliams, whose address is plication number of said
		Prior Foreign Appl	ication(s)	
of any foreign a § 365(a) of any the United State any foreign app	application(s) for PCT internation in services of America, lilication(s) for p	or patent, inventor's nal application which of isted below and have patent, inventor's or p	or plant breeder' designated at lead also identified be plant breeder's rig	(a)-(d) or (f), or § 365(b) s rights certificate(s), or st one country other than low by checking the box phts certificate(s), or any olication on which priority
Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, yea	r) Priority Claimed
				Yes No

#### **Prior Provisional Application(s)**

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)
60/280,146	02 April 2001

#### **Prior United States Application(s)**

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
10/279,863	25 October 2002	Abandoned
10/028,964	27 December 2001	Abandoned

And I hereby appoint, both jointly and severally, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the Hunton & Williams attorneys and agents associated with

CUSTOMER NUMBE 21967

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBE 21967

corresponding to the law firm of Hunton & Williams; Intellectual Property Department; 1900 K Street, N.W.; Suite 1200; Washington, DC 20006-1109; telephone number (202) 955-1500; facsimile number (202) 778-2201.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these

	INVENTOR:	petition has been filed	for this unsigned inventor
Signature Tuy	ally	Date	10/2/03
Given Name (first and middle (if a	ny)) Terry	Family Name or Surname	CADIGAN
Citizenship:	USA		
Residence:	Rohnert Park, CA		
Mailing Address:	1537 Marlin Place, Rohnert Park	, CA 94928	
NAME OF SECON	ID INVENTOR:	petition has been filed	for this unsigned inventor
Signature		Date	
Given Name (first and middle (if a	ny)) <b>Eugene</b>	Family Name or Surname	MANNACIO
Citizenship:	USA		
Residence:	Novato, CA		
Mailing Address:	428 Alameda De La Loma, Nova	to, CA 94949-5938	
NAME OF THIRD	INVENTOR: T A	petition has been filed	for this unsigned inventor
*	INVENTOR.	petition has been filed	for this unsigned inventor
Signature	INVENTOR.	Date	ior this unsigned inventor
* .	·	· _	ALLEN
Signature	·	Date Family Name	
Signature  Given Name (first and middle (if a	ny)) <b>Perry</b>	Date Family Name	
Signature  Given Name (first and middle (if a	ny)) <b>Perry</b> USA	Date Family Name or Surname	
Signature  Given Name (first and middle (if a Citizenship: Residence:	ny)) Perry USA Novato, CA 1281-F Valley Oak Court, Novato	Date Family Name or Surname	
Signature  Given Name (first and middle (if a Citizenship: Residence: Mailing Address:	ny)) Perry USA Novato, CA 1281-F Valley Oak Court, Novato	Date Family Name or Surname	ALLEN
Signature Given Name (first and middle (if a Citizenship: Residence: Mailing Address: NAME OF FOURT	ny)) Perry USA Novato, CA 1281-F Valley Oak Court, Novato	Date Family Name or Surname  o, CA 94947 petition has been filed	ALLEN
Signature Given Name (first and middle (if a Citizenship: Residence: Mailing Address:  NAME OF FOURT  Signature Given Name	ny)) Perry USA Novato, CA 1281-F Valley Oak Court, Novato	Date Family Name or Surname  7, CA 94947 petition has been filed Date Family Name	ALLEN for this unsigned inventor
Signature Given Name (first and middle (if a Citizenship: Residence: Mailing Address:  NAME OF FOURT  Signature Given Name (first and middle (if a	ny)) Perry USA Novato, CA 1281-F Valley Oak Court, Novato H INVENTOR:   ny)) Roger	Date Family Name or Surname  7, CA 94947 petition has been filed Date Family Name	ALLEN for this unsigned inventor

NAME OF FIRST	INVENTOR:		etition has been filed	for this unsigned inventor
Signature		·-	Date	
Given Name (first and middle (if	any)) <b>Terry</b>		Family Name or Surname	CADIGAN
Citizenship:	USA			
Residence:	Rohnert Park, CA			
Mailing Address:	1537 Marlin Place,	Rohnert Park,	CA 94928	•
NAME OF SECO	ND INVENTOR:	/	etition has been filed	for this unsigned inventor
Signature	ligh Man	road	Date	10/0/0~
Given Name (first and middle (if	any)) Eugene		Family Name or Surname	MANNACIO
Citizenship:	USA		•	
Residence:	Novato, CA			
Mailing Address:	428 Alameda De L	a Loma, Novato	o, CA 94949-5938	
NAME OF THIRE	O INVENTOR:	☐ A p	_	for this unsigned inventor
Signature			Date	<u></u>
Given Name (first and middle (if	any)) Perry		Family Name or Surname	ALLEN
Citizenship:	USA			
Residence:	Novato, CA			
Mailing Address:	1281-F Valley Oak	Court, Novato,	CA 94947	•
NAME OF FOUR	TH INVENTOR:	A p	etition has been filed	for this unsigned inventor
Signature			Date	· · · · · · · · · · · · · · · · · · ·
Given Name (first and middle (if	any)) Roger		Family Name or Surname	DESJARDINS
Citizenship:	USA			
Residence:	North Andover, MA	A		
Mailing Address:	194 Raleigh Taver	n Lane, North A	ndover, MA 0184	5

Given Name (first and middle (if any)) Terry  Citizenship: USA Residence: Rohnert Park, CA Mailing Address: 1537 Marlin Place, Rohnert Park, CA 94928  NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor  Signature  Given Name (first and middle (if any))  Citizenship: USA Residence: Novato, CA Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature  Given Name (first and middle (if any))  Perry  Citizenship: USA Residence: Novato, CA Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature  Given Name (first and middle (if any))  Perry  OSA Residence: Novato, CA Mailing Address: 1281-F Vailley Oak Court, Novato, CA 94947- 3/ G/ex Ka., Novato, CA Mailing Address: Date  Given Name  Gista and middle (if any))  Roger  Date  Given Name  Family Name  or Surname  Date  Given Name  Gista and middle (if any))  Roger  Citizenship: USA	NAME OF FIRST INVENTOR:	A petition has been filed	for this unsigned inventor
Citizenship: USA Residence: Rohnert Park, CA Mailing Address: 1537 Marlin Place, Rohnert Park, CA 94928  NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor  Signature Date Given Name (first and middle (if any)) Eugene Family Name or Surname MANNACIO  Citizenship: USA  Residence: Novato, CA Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature Family Name or Surname MANNACIO  Citizenship: USA  Residence: Novato, CA  Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature Family Name or Surname ALLEN  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281 F Vailey Oak Court, Novato, CA 94947 3/ G/ex KA., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date Given Name (first and middle (if any)) Roger  Citizenship: USA  Family Name or Surname DESJARDINS  Citizenship: USA	Signature	Date	
Residence: Rohnert Park, CA  Mailing Address: 1537 Marlin Place, Rohnert Park, CA 94928  NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor  Bignature Date  Given Name  Given Name  Gitest and middle (if any)) Eugene  Citizenship: USA  Residence: Novato, CA  Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature Given Name  Girst and middle (if any)) Perry  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281 F Valley Oak Court, Novato, CA 94947 3/ 6/ex Ka., Novato, CA  Mailing Address: 1281 F Valley Oak Court, Novato, CA 94947  A petition has been filed for this unsigned inventor  Signature Date  Family Name  or Surname ALLEN  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date  Given Name  Given Name  Girst and middle (if any)) Roger  Citizenship: USA	(		CADIGAN
Mailing Address: 1537 Marlin Place, Rohnert Park, CA 94928  NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor    Date   Given Name   Family Name   or Surname   MANNACIO	Citizenship: USA		
NAME OF SECOND INVENTOR:  A petition has been filed for this unsigned inventor  Date  Given Name (first and middle (if any))    Bugene  OSurname  MANNACIO  Citizenship:  USA Residence:  Novato, CA Mailing Address:  428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR:  A petition has been filed for this unsigned inventor  Signature  Given Name  Family Name  or Surname  ALLEN  Citizenship:  USA  Novato, CA  Mailing Address:  Novato, CA  Mailing Address:  Novato, CA  Mailing Address:  A petition has been filed for this unsigned inventor  Family Name  or Surname  ALLEN  Novato, CA  Mailing Address:  Patition has been filed for this unsigned inventor  Date  Given Name  Given Name  Given Name  Girst and middle (if any))  Roger  Oate  Family Name  or Surname  Desjardins	Residence: Rohnert Park, CA	4	
Given Name (first and middle (if any))	Mailing Address: 1537 Marlin Plac	e, Rohnert Park, CA 94928	
Given Name (first and middle (if any)) Eugene or Surname MANNACIO  Citizenship: USA Residence: Novato, CA Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature Date 10-2-2007  Given Name (first and middle (if any)) Perry or Surname ALLEN  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281-F-Valley Oak Court, Novato, CA 94947- 3/ 6/ex Ka., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date  Given Name (first and middle (if any)) Roger or Surname DESJARDINS  Citizenship: USA	NAME OF SECOND INVENTOR:	A petition has been filed	for this unsigned inventor
(first and middle (if any)) Eugene or Surname MANNACIO  Citizenship: USA  Residence: Novato, CA  Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Signature Date 10-2-2002  Given Name (first and middle (if any)) Perry or Surname ALLEN  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281-F-Valley Oak Court, Novato, CA 94947- 3/ 6/ex Ka., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date  Given Name (first and middle (if any)) Roger or Surname DESJARDINS  Citizenship: USA	Signature	Date	
Residence: Novato, CA Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor  Date /0-2-2002  Given Name  Given Name  Offirst and middle (if any)) Perry  Or Surname  ALLEN  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281 F Valley Oak Court, Novato, CA 94947- 3/ 6/e2 Kd., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date  Given Name  Girst and middle (if any)) Roger  Or Surname  DESJARDINS  Citizenship: USA	Given Name (first and middle (if any)) Eugene		MANNACIO
Mailing Address: 428 Alameda De La Loma, Novato, CA 94949-5938  NAME OF THIRD INVENTOR:    Date	Citizenship: USA	•	•
NAME OF THIRD INVENTOR:    A petition has been filed for this unsigned inventor   Signature	Residence: Novato, CA		
Signature  Given Name  (first and middle (if any)) Perry  Citizenship:  USA  Residence:  Novato, CA  Mailing Address:  1281-F-Valley Oak Court, Novato, CA  NAME OF FOURTH INVENTOR:  A petition has been filed for this unsigned inventor  Signature  Given Name  (first and middle (if any)) Roger  Citizenship:  USA	Mailing Address: 428 Alameda De	La Loma, Novato, CA 94949-5938	
Given Name (first and middle (if any)) Perry  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281 F Valley Oak Court, Novato, CA 94947 3/ 6/c. Kd., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature  Given Name (first and middle (if any)) Roger  Citizenship: USA	NAME OF THIRD INVENTOR:	A petition has been filed	for this unsigned inventor
(first and middle (if any)) Perry or Surname ALLEN  Citizenship: USA  Residence: Novato, CA  Mailing Address: 1281-F-Valley Oak Court, Novato, CA 94947- 3/ G/en Kd., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date  Given Name (first and middle (if any)) Roger or Surname DESJARDINS  Citizenship: USA	Signature Pen Allan	Date	10-2-2007
Citizenship: USA Residence: Novato, CA Mailing Address: 1281-F Valley Oak Court, Novato, CA 94947- 3/ 6/ex Kd., Novato, CA NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date Given Name (first and middle (if any)) Roger or Surname DESJARDINS  Citizenship: USA	Given Name		
Residence: Novato, CA Mailing Address: 1281 F Valley Oak Court, Novato, CA 94947 3/ 6/ex Ka., Novato, CA  NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor  Signature Date  Given Name (first and middle (if any)) Roger or Surname DESJARDINS  Citizenship: USA	(first and middle (if any)) Perry	or Surname	ALLEN
Mailing Address: 1281-F Valley Oak Court, Novato, CA 94947- 3/ 6/en Kd., Novato, CA  NAME OF FOURTH INVENTOR:  A petition has been filed for this unsigned inventor  Date  Given Name  (first and middle (if any)) Roger  Citizenship: USA	Citizenship: USA		•
NAME OF FOURTH INVENTOR:  A petition has been filed for this unsigned inventor  Date  Given Name (first and middle (if any)) Roger  Citizenship: USA  A petition has been filed for this unsigned inventor  Date  Family Name or Surname  DESJARDINS	Residence: Novato, CA		4 0/ + 0/4
Signature Date  Given Name Family Name (first and middle (if any)) Roger or Surname DESJARDINS  Citizenship: USA	Mailing Address: 1281-F Valley Or	ak Court, Novato, CA 94947 3/	Glen Kd., /Youato, CA
Given Name (first and middle (if any)) Roger or Surname DESJARDINS Citizenship: USA	NAME OF FOURTH INVENTOR:	A petition has been filed	for this unsigned inventor
(first and middle (if any)) Roger or Surname DESJARDINS Citizenship: USA	Signature '	Date	
	Given Name (first and middle (if any)) Roger		DESJARDINS
Residence: North Andover, MA	Citizenship: USA		
	Residence: North Andover, M	MA .	

194 Raleigh Tavern Lane, North Andover, MA 01845

Mailing Address:

NAME OF FIRST	INVENTOR:		A petition has been filed	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Terry		Family Name or Surname	CADIGAN
Citizenship:	USA			
Residence:	Rohnert Park, CA			
Mailing Address:	1537 Marlin Place,	Rohnert P	ark, CA 94928	
NAME OF SECO	OND INVENTOR:		A petition has been filed	for this unsigned inventor
Signature	<u> </u>	·	Date	<u>* * *                                  </u>
Given Name (first and middle (if	any)) <b>Eugene</b>		Family Name or Surname	MANNACIO
Citizenship:	USA			•
Residence:	Novato, CA			
Mailing Address:	428 Alameda De La	a Loma, No	ovato, CA 94949-5938	,
NAME OF THIRI	D INVENTOR:		·	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Perry		Family Name or Surname	ALLEN
Citizenship:	USA		,	
Residence:	Novato, CA			•
Mailing Address:	1281-F Valley Oak	Court, Nov	vato, CA 94947	
NAME OF FOUR	RTH INVENTOR:		A petition has been filed	for this unsigned inventor
Signature C	Papa Ellerfax	lus	Date	10103
Given Name (first and middle (if	any)) Roger		Family Name or Surname	DESJARDINS
Citizenship:	USA			
Residence:	North Andover, MA			•
Mailing Address:	194 Raleigh Tavern	Lane, No	rth Andover, MA 0184	5

NAME OF FIFTH	INVENTOR:		etition has been filed	for this unsigned	inventor
Signature	Geni a	lisholm	Date	10/3/0	3
Given Name (first and middle (if a	any)) <b>Gerri</b>		Family Name or Surname	CHISHOLM	· ·.
Citizenship:	USA				
Residence:	Novato, CA				
Mailing Address:	5 Meadowlark Cou	ırt, Novato, CA	94947	•	
NAME OF SIXTH	INVENTOR:		etition has been filed	for this unsigned	inventor
Signature		· · · · · · · · · · · · · · · · · · ·	Date		
Given Name (first and middle (if a	any)) <b>Madge</b>		Family Name or Surname	GRAHN	
Citizenship:	USA				1
Residence:	San Rafael, CA				•
Mailing Address:	120 Solano Street	, San Rafael, CA	94901		

NAME OF FIFTH	I INVENTOR:	A petition has been filed	for this unsigned inventor
Signature	<del></del>	Date	
Given Name (first and middle (if	any)) Gerri	Family Name or Surname	CHISHOLM
Citizenship:	USA	•	
Residence:	Novato, CA		•
Mailing Address:	5 Meadowlark Court, No	vato, CA 94947	
NAME OF SIXTH	I INVENTOR:	A petition has been filed	for this unsigned inventor
Signature	Madrifi	Date	10/3/03
Given Name (first and middle (if	any)) Madge	Family Name or Surname	GRAHN
Citizenship:	USA		
Residence:	San Rafael, CA	•	
Mailing Address:	120 Solano Street, San I	Rafael, CA 94901	•



Attorne Docket No.: 52493.000343

GEFA 2001-014

## **BOX ASSIGNMENTS**

ONLY	PATE	VTS &	PAT.	APPL	NS.
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#### PAT. APPLNS. & PATENTS ONLY

ONE I TITLE COLLEGE	
To the Honorable Commissioner of Patents	and Trademarks, Wash., D.C. 20231
SIR: Please record the attached original document or copy th	ereof on which the particulars are:
1. Name of conveying party(ies) (assignor(s)):	· · · · · · · · · · · · · · · · · · ·
Terry Cadigan; Eugene Mannacio; Perry Allen; Roge	r Desjardins; Gerri Chisolm; and Madge Grahn
Additional name(s) of conveying party(ies) attached? [ ]yes	
2. Name and Address of Party(ies) receiving an interest (ass	ignee(s)):
GE Financial Assuran	ce Holdings, Inc.
Address: GE Financial Assurance Holdings, Inc.	· · · · · · · · · · · · · · · · · · ·
6604 West Broad Street, Richmond, VA 23	230
Country: U.S.	
Additional name(s) & address(es) attached? [ ]yes [X]no	
3. Nature of Conveyance:  [V] Assignment Execution Data(s): October 2, 200	2 O.4-1 C 2002. O.4-1 2 2002.
[X] Assignment Execution Date(s): October 2, 200 October 1, 2003; October 3, 2003; and October 3, 2003	3; October 6, 2003; October 2, 2003;
Cotober 1, 2003; October 3, 2003; and October 3, 2003  [ ] Merger [ ] Change of Name	[ ] Verified Translation
Security Agreement [ ] Other	[ ] vermed translation
4. Execution date(s) on the Declaration if filed herewith Oct	tober 2. 2003; October 6. 2003; October 2, 2003;
October 1, 2003; October 3, 2003; and October 3, 2003	
4.5 Application number(s) or patent number(s). Others on ad	
,	
A. Patent Application No(s). First Inventor	B. Patent No(s).
(series code/serial number) if not in Item 1	First Inventor if not in Item 1
10/620,429	
5. Name and address of party to whom correspondence	6. Number involved:
concerning document should be mailed:	Applns. <u>1</u> + Pats: = Total <u>1</u>
	7. Amount of fee enclosed:
JENNIFER A. ALBERT, ESQ.	\$40.00
Hunton & Williams	8. If above fee missing or inadequate charge
1900 K Street, NW, Suite 1200	insufficiency to Deposit Account number
Washington, D.C. 20006-1109	50-0206 (duplicate sheet not required.)
(see telephone number below)	
5.5 Atty. Dkt. 52493.000343	
DO NOT USE TH	HIS SPACE
9. Statement and signature	
To the best of my knowledge and belief, the foregoin	ng information is true and correct and any attached copy
is a true copy of the original document.	<u> </u>
	10. Total number of pages
	including this cover sheet 9
101/1/	(Do NOT file dup. Cover sheet
Signature	
Attorney: James R. Miner	D D 10 2002
Reg. No. 40,444 Atty/Sec: JRM:mlr	Date: <u>December 19, 2003</u> Tel: 202-955-1978 Fax: 202-778-2201
Ally/Sec. Januari	-101. 202-733-1770 1 un. 202 170 2201

ATTOR Y DOCKET No.: 52493.000343

### **ASSIGNMENT**

31 Glen Rd. NOVATO, UA 94845 Rohnert

WHEREAS, WE, Terry CADIGAN, residing at 1537 Marlin Place, Rohnert Park, CA 94928; Eugene MANNACIO, residing at 428 Alameda De La Loma, Novato, CA 94949; Perry ALLEN, residing at 1281-F Valley Oak Court, Novato, CA 94947; Roger DESJARDINS, residing at 194 Raleigh Tavern Lane, North Andover, MA 01845; Gerri CHISOLM, residing at 5 Meadowlark Court, Novato, CA 94947; and Madge GRAHN, residing at 120 Solano Street, San Rafael, CA 94901, have invented certain new and useful improvements in and to the subject matter of:

#### "INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

described in an application for United States Letters Patent filed on July 17, 2003, and accorded U.S. Application Serial No. 10/620,429, which is a continuation of U.S. Application Serial No. 10/279,863, filed October 25, 2002 (now abandoned), which is a continuation of U.S. Application Serial No. 10/028,964, filed December 27, 2001 (now abandoned) and which claims priority to U.S. Provisional Application Serial No. 60/280,146, filed April 2, 2001;

AND, WHEREAS, G.E. Financial Assurance Holdings, Inc., a corporation organized under the laws of the State of Delaware, having a place of business located at 6604 West Broad Street, Richmond, VA 23230 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE

#### **ASSIGNMENT**

WHEREAS, WE, Terry CADIGAN, residing at 1537 Marlin Place, Rohnert Park, CA 94928; Eugene MANNACIO, residing at 428 Alameda De La Loma, Novato, CA 94949; Perry ALLEN, residing at 1281-F Valley Oak Court, Novato, CA 94947; Roger DESJARDINS, residing at 194 Raleigh Tavern Lane, North Andover, MA 01845; Gerri CHISOLM, residing at 5 Meadowlark Court, Novato, CA 94947; and Madge GRAHN, residing at 120 Solano Street, San Rafael, CA 94901, have invented certain new and useful improvements in and to the subject matter of:

#### "INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

described in an application for United States Letters Patent filed on July 17, 2003, and accorded U.S. Application Serial No. 10/620,429, which is a continuation of U.S. Application Serial No. 10/279,863, filed October 25, 2002 (now abandoned), which is a continuation of U.S. Application Serial No. 10/028,964, filed December 27, 2001 (now abandoned) and which claims priority to U.S. Provisional Application Serial No. 60/280,146, filed April 2, 2001;

AND, WHEREAS, G.E. Financial Assurance Holdings, Inc., a corporation organized under the laws of the State of Delaware, having a place of business located at 6604 West Broad Street, Richmond, VA 23230 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE

its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

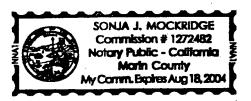
AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

10 2 03 Date	Terry CADIGAN
County of MARIN ) State of CALIFORNIA )	ss:
Public in and for the County and Stat	of OCTOBER, 2002, before me a Notary e aforesaid, personally appeared Terry Cadigan, to me son of that name, who signed and sealed the foregoing to be of his free act and deed.

(SEAL)



My Commission Expires <u>luquet</u> 18,2004

10/6/03		y K/lana	· ·
Date		e MANNACIO	
County of MARIN  State of CALIFORN	) ) ss: // <del>/</del> / )		
On this	day of and State aforesaid, p be the person of that	, 2002, before me a Nota personally appeared Eugene Mannacio, to n name, who signed and sealed the foregoing a free act and deed.	ne
		Notary Public	
(SEAL)	·	My Commission Expires	

OSTOBER 2, 2003 Date	Perry ALLEN	R
County of MARIN	) ss:	
State of CALIFORNIA	) 55.	
On this 2ND Public in and for the County and and known to me to be the person and acknowledged the same to be	State aforesaid, personally app of that name, who signed and	· · · · · · · · · · · · · · · · · · ·
(SEAL) Cor	Notar minission # 1272482 ny Public - Colifornia Morin County mm. Expires Aug 18, 2004	Type of Muckudge ry Public Commission Expires August 1820

10/20/03 Date	Roger DESJARDINS	
County of	) ) ss:	
State of		
Public in and for the County known and known to me to	day of <u>Oxfolies</u> , 2003, before me a Notary and State aforesaid, personally appeared Roger Desjardins, to me the person of that name, who signed and sealed the foregoing the same to be of his free act and deed.	
(SEAL)	Notary Public  My Commission Expires 6/27/08	_

	<u> Herri Chirholm</u> Gerri CHISHOLM
Dublic in and for the County and State a	f OCIOBEL, 2007, before me a Notary aforesaid, personally appeared Gerri Chisholm, to me n of that name, who signed and sealed the foregoing
SONIA J. MOCI	Soya J. Mechudge

(SEAL)

SONJA J. MOCKRIDGE
Commission # 1272482
Notary Public - California
Marin County
My Comm. Expires Aug 18, 2004

My Commission Expires August 18, 2004

10-3-63 Date	Madge GRAHN	
County of MARIN	) ) ss:	
State of CALIFORNIA	)	
Public in and for the County and	day of October, 2002, before me a Notary State aforesaid, personally appeared Madge Grahn, to me person of that name, who signed and sealed the foregoing ame to be of his free act and deed.	
(SEAL) SONJA J. MOC Commission	Notary Public  My Commission Expires August 18, 6	2004